

Information to identify the case:

Debtor 1	Audrey L. Dixon	Social Security number or ITIN	xxx-xx-6663
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-35573-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Audrey L. Dixon

7/31/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Audrey L. Dixon
DebtorCase No. 17-35573-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db +Audrey L. Dixon, 11 Feeder Street, Trenton, NJ 08608-1336
 lm +Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404
 517241758 +Aurora Financial Gr In, 900 N Route 73, Marlton, NJ 08053-1230
 517241763 +City of Trenton Tax Office, PO Box 210, Trenton, NJ 08602-0210
 517241764 +Condor Captl, 165 Oser Av, Hauppauge, NY 11788-3710
 517241767 +KML Law Group, PC, 216 Haddon Ave. Suite#406, Collingswood, NJ 08108-2812
 517241769 +Summit Collection Services Inc, PO Box 306, Ho Ho Kus, NJ 07423-0306
 517241770 +Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306
 517241771 +Transnatl, 1162 St Georges Avenue, Avenel, NJ 07001-1263
 517292959 +Trenton Water Works, City of Trenton, 319 East State St., Room 113,
 Trenton, NJ 08608-1809
 517282767 +WESTLAKE FINANCIAL SERVICES, PO Box 141419, Irving, TX 75014-1419

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 31 2020 23:47:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 31 2020 23:47:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517241759 +E-mail/Text: cms-bk@cms-collect.com Jul 31 2020 23:47:04 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 517241762 +E-mail/Text: clientservices@credit-control.com Jul 31 2020 23:47:25 Central Loan Admin & R,
 P.O. Box 77404, Trenton, NJ 08628-6404
 517241761 +E-mail/Text: clientservices@credit-control.com Jul 31 2020 23:47:25 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 517241765 +EDI: CCS.COM Aug 01 2020 03:03:00 Credit Collections Services, Attention: Bankruptcy,
 725 Canton Street, Norwood, MA 02062-2679
 517241766 +E-mail/Text: electronicbkydocs@nelnet.net Jul 31 2020 23:47:26 Dept Of Ed/582/nelnet,
 Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
 517363406 E-mail/PDF: resurgentbknofications@resurgent.com Jul 31 2020 23:53:47
 LVNV Funding, LLC its successors and assigns as, assignee of NCOP X, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517241768 +E-mail/Text: bankruptcy@savit.com Jul 31 2020 23:48:11 Savit Coll, Po Box 250,
 East Brunswick, NJ 08816-0250
 517289123 +E-mail/Text: electronicbkydocs@nelnet.net Jul 31 2020 23:47:26
 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,
 Lincoln NE 68508-1911
 517873472 +E-mail/Text: peritus@ebn.phinsolutions.com Jul 31 2020 23:48:13
 Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
 517241772 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 31 2020 23:47:22
 Westlake Financial Svcs, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517241760 ##+CCI/Contract Callers Inc, Po Box 3000, Augusta, GA 30914-3000

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jul 31, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Candyce Ilene Smith-Sklar on behalf of Debtor Audrey L. Dixon mail@njpalaw.com,
r56958@notify.bestcase.com
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Westlake Financial Services
jschwartz@mesterschwartz.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6